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February 12, 2009

In re Delphi Corporation, et al., Case No. 05-44481 (RDD)

Honorable Robert D. Drain

United States Bankruptcy Court for the Southern District of New York
One Bowling Green
Room 610
New York, New York 10004

Delphi Corporation
Att'n: General Counsel
5725 Delphi Drive
Troy, Michigan 48098

counsel to the Debtors, Skadden,
Arps, Slate, Meagher & Flom LLP
Attn: John Wm. Butler, Jr.
333 West Wacker Drive
Suite 2100
Chicago, Illinois 60606

counsel for the agent under the postpetition credit facility
David Polk & Wardell
Attn: Donald Berstein and Brian Resnick
450 Lexington Avenue
New York, New York 10017

counsel for the official committee of unsecured creditors
Latham & Watkins LLP
Attn: Robert J. Rosenberg and Mark A. Broude
885 Third Avenue
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counsel for the official committee of equity security holders
Fried, Frank, Harris, Shriver & Jacobson LLP
Attn: Bonnie Steingart
One New York Plaza
New York, New York 10004

The office of the United States Trustee for the Southern District of New York
Attn: Brian Masumoto
33 Whitehall Street
Suite 2100
New York, New York 10004

Attn: Judge Robert D. Drain

Ref.

Delphi court case #05-44481 files October 5, 2005

**Document #14705 to cancel OPEB (Health insurance benefits)
for all retirees**

Dear Judge Drain;

This letter is to express my concerns with document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note this letter is an Objection to Document #14705
and file it as a motion to object.**

I am a salaried Delphi retiree. I feel compelled to respond to this motion to terminate our benefits for the following reasons. First I am on a medical retirement since 2001. If national averages apply to this, approximately 37 percent of the 15,000 retirees are disabled. The actual is probably higher because Delphi is a relatively young company. I am totally and permanently disabled with multiple sclerosis. I believe as a disabled retiree we should be in a separate class and not have our benefits terminated at least until we reach age 65.

I am 49 years old. My wife is only 47 and she is also totally and permanently disabled with Parkinson's disease. She is did not work at Delphi. If we have to pay for our benefits it will cost more then 50 percent of our income. If we go without coverage, it would cost more then 100 percent of our income to cover our medicines and doctors visits. Not to mention most disabled retirees still have mortgages and children to support. For Delphi to say they realize this is putting us under a hardship is quite the understatement. I already pay over 25 percent of the coverage premiums per month. This is also a double digit percentage of our income already. I have not had a raise since 2001 just before disability. In fact I have taken a cut in pay every year but one due to increased insurance premiums and less coverage. If you compare the burden of these premiums as a percentage to our (a retiree's vs. Delphi's) incomes, this is a very small percentage of Delphi's income and expense.

I did not choose to come down with this disease. No one in my Family has either Multiple Sclerosis or Parkinson's diseases (at least not yet). There was a high cluster rate, four times the national incidence rate of multiple sclerosis at the Delphi plant I worked at for over 20 years. I feel this alone is a reason Delphi should at least cover my families health insurance and all insurance benefits. Or have it given back to General Motors as with other issues. I am strongly asking you not to allow termination of our insurance

coverage's.

Also of serious concern, is the timeliness of this matter and our ability to find legal counsel? I have already been to two law firms for help with this matter and the first one could not respond as they are on vacation. The second one is not responding as yet. They did say I will have to agree to pay \$330.00 per hourly rate for any and all work they do on my behalf in this matter. It seems there are a lot of big interests in this Bankruptcy with representation. Why do not the salaried retirees have representation? It seems as the deck is stacked against us retirees. It is very easy to take these benefits away from us. We are toothless tigers. Like taking candy from a baby. I would also ask that this decision be postponed for at least a few more months to allow salaried retirees to seek legal counsels.

I remember reading the 2004 or 2005 Delphi shareholders report announcing the hiring of Attorney a.k.a. Steve Miller. It said he was to take Delphi through Bankruptcy court to get Delphi out of the "Legacy Debts". They defined "Legacy Debts" as "pensions and healthcare". It also said if he is successful will be paid \$900,000,000.00. This is the whole point of Delphi entering into Bankruptcy. It seems as a salaried employee Mr. Miller has an employment contract. That is the real reason we are here today. Apparently he has made his living doing this since 1981. With this kind of compensation he has a lot of incentive, do you think?

I know this is a line item on the Delphi Bankruptcy agenda and Salaried Pensions are next. Give these responsibilities back to General Motors where it belongs or make Delphi hold up to these obligations.

I apologize if this was difficult reading. As I said, I am not an attorney and did not have enough time to seek Legal Counsel. Thank you very much for taking the time to read this and for your consideration.

I ask you to REJECT this motion.

Sincerely,
Steven M. Curran
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585-732-8008